



**A STUDY OF USERS' PERCEPTION OF PERCEIVED RISKS ON
ONLINE BANKING ADOPTION**

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KAMPUS BANDARAYA MELAKA

JUNE 2014

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION

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UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA “DECLARATION OF ORIGINAL WORK”

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Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree any others degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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LETTER OF SUBMISSION

JUNE 2014

The Head of Program

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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "A STUDY OF USERS' PERCEPTION OF PERCEIVED RISKS ON ONLINE BANKING ADOPTION" to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank You

Yours sincerely

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ABSTRACT

This research is about a study of users' perception of perceived risks on online banking. The independent variables which are security, privacy, times, performance and social are being identified and this study was conducted to examine whether these independent variables have significant influence on the perceived risk of online banking. In this research, the number of questionnaire collected is 150 questionnaires. The researchers use both primary and secondary data to obtain data. There are four methods that the researchers use to analyse data namely frequency, descriptive, reliability and regression.

Based on the results from the analysed data, social risk has a high Cronbach's Alpha where it shows that the questions in the questionnaire are reliable. However, the independent variable that significantly influences the dependent variable is performance risk because the p-value of performance risk is 0.00 and hence the hypothesis is accepted.

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